

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Billie J Levan
Debtor

Case No. 18-04426-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Aug 22, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2022:

Recip ID	Recipient Name and Address
db	#+ Billie J Levan, 230 W 12th St, Bloomsburg, PA 17815-3608
cr	+ USAA Federal Savings Bank, c/o Weinstein & Riley, P.S, 11101 West 120th Ave, Suite 280, Broomfield, CO 80021-2756
5121123	Berwick Clinic Company LLC, PO Box 1400, Belfast, ME 19101
5121125	+ Columbia Anesthesia Assoc, 321 Reading St, Bloomsburg, PA 17815-9625
5121126	+ Columbia County Prothonotary, 35 W Main St, Bloomsburg, PA 17815-1702
5121130	+ District Justice Russell Lawton, 700 Sawmill Rd, Bloomsburg, PA 17815-7726
5121131	+ Eastern Revenue, 998 Ole Eagle School Rd Suite 1204, Wayne, PA 19087-1805
5121132	Geisinger Health System, 100 N Academy Ln, Danville, PA 17821
5121133	+ Greater Columbic Med Transport Svc, 1 S Hospital Dr, Bloomsburg, Pennsylvania 17815-1476

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5121120	+ Email/Text: EBNProcessing@afni.com	Aug 22 2022 18:35:00	AFNI, PO Box 3097, Bloomington, IL 61702-3097
5121122	+ EDI: CINGMIDLAND.COM	Aug 22 2022 22:43:00	ATT Wireless, 1801 Valley View Ln, Farmers Branch, TX 75234-8906
5121121	+ EDI: GMACFS.COM	Aug 22 2022 22:43:00	Ally Bank, PO Box 380901, Bloomington, MN 55438-0901
5132057	+ Email/Text: pasi_bankruptcy@chs.net	Aug 22 2022 18:35:00	BERWICK CLINIC COMPANY LLC C/O PASI, PO BOX 188, BRENTWOOD, TN 37024-0188
5121124	+ EDI: CAPITALONE.COM	Aug 22 2022 22:43:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
5136841	EDI: CAPITALONE.COM	Aug 22 2022 22:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5121127	+ EDI: WFNNB.COM	Aug 22 2022 22:43:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
5121128	+ Email/Text: kthompson@crownasst.com	Aug 22 2022 18:35:00	Crown Asset Management, 3100 Breckinridge Blvd Suite 725, Duluth, GA 30096-7605
5121129	EDI: DISCOVER.COM	Aug 22 2022 22:43:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850
5123280	EDI: DISCOVER.COM	Aug 22 2022 22:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5121134	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Aug 22 2022 18:35:00	Hyundai Finance, PO Box 20835, Fountain Valley, CA 92728-0835
5122118	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Aug 22 2022 18:35:00	Hyundai Lease Titling Trust, PO Box 20809,

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5121136	EDI: PRA.COM	Aug 22 2022 22:43:00	Fountain Valley, CA 92728-0809 Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
5121437	+ EDI: RECOVERYCORP.COM	Aug 22 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5121137	Email/Text: signed.order@pfwattorneys.com	Aug 22 2022 18:35:00	Pressler Felt Warshaw, 7 Entin Rd, Parsippany, NJ 07054
5121135	Email/Text: pasi_bankruptcy@chs.net	Aug 22 2022 18:35:00	PASI, PO Box 188, Brentwood, TN 37024
5121138	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 22 2022 18:35:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
5132104	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 22 2022 18:35:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
5143394	+ Email/Text: RASEBN@raslg.com	Aug 22 2022 18:35:00	Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
5121139	+ Email/Text: collections@service1.org	Aug 22 2022 18:35:00	Service First FCU, 1419 Montour Blvd, PO Box 159, Danville, PA 17821-0159
5121141	+ EDI: RMSC.COM	Aug 22 2022 22:43:00	Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060
5121142	+ EDI: USAA.COM	Aug 22 2022 22:43:00	USAA Savings Bank, PO Box 33009, San Antonio, TX 78265-3009
5121143	+ EDI: VERIZONCOMB.COM	Aug 22 2022 22:43:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
5141994	EDI: AIS.COM	Aug 22 2022 22:43:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5121144	+ EDI: VERIZONCOMB.COM	Aug 22 2022 22:43:00	Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055
TOTAL: 25			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5140115	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5121140	*+	Service First FCU, 1419 Montour Blvd, PO Box 159, Danville, PA 17821-0159

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor QUICKEN LOANS INC. bnicholas@kmlawgroup.com
Charles G. Wohlrab	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor QUICKEN LOANS INC. bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS INC. bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Robert Spielman	on behalf of Debtor 1 Billie J Levan bobspielman@yahoo.com rssecty@yahoo.com;spielman.robertr106381@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

Billie J Levan

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9471

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-04426-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Billie J Levan
aka Billie Cardozo, aka Billie J Cardozo8/22/22**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.